

**Fill in this information to identify your case and this filing:**

Debtor 1	<u>Keith</u>	<u>Lamar</u>	<u>Riddick</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>Sheila</u>	<u>Marie</u>	<u>Sydnor-Riddick</u>
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DIST. OF PENNSYLVANIA</u>			
Case number (if known)	<u>16-13644</u>		

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1.

**1634 Silo Hill Lane**

**1634 Silo Hill Lane, Breinigsville, PA  
18031**

**Lehigh**  
County

**What is the property?**

Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other \_\_\_\_\_

**Who has an interest in the property?**

Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the  
entire property?**

**\$318,700.00**

**Current value of the  
portion you own?**

**\$318,700.00**

**Describe the nature of your ownership  
interest (such as fee simple, tenancy by the  
entireties, or a life estate), if known.**

**Tenancy by Entireties**

☐ Check if this is community property  
(see instructions)

**Other information you wish to add about this item, such as local  
property identification number: 545462893751 1**

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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1.2. <b>616 Oak Street</b>  <b>616 Oak Street, Allentown, PA 18102</b>  <b>Lehigh</b> County	<b>What is the property?</b> Check all that apply. <input type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____  <b>Who has an interest in the property?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <b>Other information you wish to add about this item, such as local property identification number:</b> <u><b>640701974793 1</b></u>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"><tr><td><b>Current value of the entire property?</b></td><td><b>Current value of the portion you own?</b></td></tr><tr><td><u><b>\$59,000.00</b></u></td><td><u><b>\$59,000.00</b></u></td></tr></table> <b>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</b> <u><b>Fee Simple</b></u>  <input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u><b>\$59,000.00</b></u>	<u><b>\$59,000.00</b></u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u><b>\$59,000.00</b></u>	<u><b>\$59,000.00</b></u>					

1.3. <b>1010 S. 8th Street</b>  <b>1010 S. 8th Street, Allentown, PA 18102</b>  <b>Lehigh</b> County	<b>What is the property?</b> Check all that apply. <input checked="" type="checkbox"/> Single-family home <input type="checkbox"/> Duplex or multi-unit building <input type="checkbox"/> Condominium or cooperative <input type="checkbox"/> Manufactured or mobile home <input checked="" type="checkbox"/> Land <input type="checkbox"/> Investment property <input type="checkbox"/> Timeshare <input type="checkbox"/> Other _____  <b>Who has an interest in the property?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another  <b>Other information you wish to add about this item, such as local property identification number:</b> <u><b>640616909177 1</b></u>	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i> . <table border="0"><tr><td><b>Current value of the entire property?</b></td><td><b>Current value of the portion you own?</b></td></tr><tr><td><u><b>\$105,200.00</b></u></td><td><u><b>\$105,200.00</b></u></td></tr></table> <b>Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.</b> <u><b>Joint Tenant</b></u>  <input type="checkbox"/> <b>Check if this is community property</b> (see instructions)	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u><b>\$105,200.00</b></u>	<u><b>\$105,200.00</b></u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u><b>\$105,200.00</b></u>	<u><b>\$105,200.00</b></u>					

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....	→ <table border="1" style="display: inline-table;"><tr><td><b>\$482,900.00</b></td></tr></table>	<b>\$482,900.00</b>
<b>\$482,900.00</b>		

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

☐ No  
☒ Yes

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: Honda Check one.  
Model: Accord  
Year: 2003  
Approximate mileage: 177,000  
Other information: 2003 Honda Accord

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Current value of the entire property?** \$2,516.00  
**Current value of the portion you own?** \$2,516.00

☐ Check if this is community property (see instructions)

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: Yamaha Check one.  
Model: R1  
Year: 2004  
Approximate mileage: 14,500  
Other information: 2004 Yamada R1

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Current value of the entire property?** \$8,500.00  
**Current value of the portion you own?** \$8,500.00

☐ Check if this is community property (see instructions)

3.3. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: Hyundai Check one.  
Model: Elantra  
Year: 2011  
Approximate mileage: 122,175  
Other information: 2011 Hyundai Elantra (approx. 122175 miles)

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Current value of the entire property?** \$3,426.00  
**Current value of the portion you own?** \$3,426.00

☒ Check if this is community property (see instructions)

3.4. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: Toyota Check one.  
Model: Camry  
Year: 2014  
Approximate mileage: \_\_\_\_\_  
Other information: 2014 Toyota Camry

☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Current value of the entire property?** \$0.00  
**Current value of the portion you own?** \$0.00

☒ Check if this is community property (see instructions)

**Notes: Automobile was leased at the time of filing. The lease ended in or about July 2017 and the vehicle has been returned. There was no equity in the vehicle at the time of filing.**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... ➔

**\$14,442.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

☐ No  
☒ Yes. Describe..... **Household Goods and Furnishings**

**\$2,500.00**

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe..... **Televisions, computer, stereo equipment, cell phones, etc.** **\$1,000.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☐ No

☒ Yes. Describe..... **Pool Table** **\$500.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe..... **9 Firearms - Baretta, KRR, Springfield, Armour, Star, Cig, Mossberg, Robertson Arm, and Remington** **\$5,000.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe..... **Clothing** **\$1,500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe..... **See continuation page(s).** **\$10,250.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No

☒ Yes. Describe..... **Shih Tzu** **\$0.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....**

**\$20,750.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes..... Cash: .....

Debtor 1 **Keith Lamar Riddick**  
 Debtor 2 **Sheila Marie Sydnor-Riddick**

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**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes..... Institution name:

17.1.	Checking account:	<b>People First FCU Shares S4 Draft No. 750</b>	<b>\$3,600.00</b>
17.2.	Checking account:	<b>Air Products Credit Union No. 680 S1</b>	<b>\$5.00</b>
17.3.	Checking account:	<b>Air Products Credit Union No. 680 S3</b>	<b>\$6,000.00</b>
17.4.	Checking account:	<b>Air Products Credit Union No. 680 S4</b>	<b>\$1,120.00</b>
17.5.	Savings account:	<b>People First FCU Primary Shares S1 No. 750</b>	<b>\$10.00</b>

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them..... Name of entity: % of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them..... Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately. Type of account: Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes..... Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes..... Issuer name and description:

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \_\_\_\_\_  
State: \_\_\_\_\_  
Local: \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information

Alimony: \_\_\_\_\_  
Maintenance: \_\_\_\_\_  
Support: \_\_\_\_\_  
Divorce settlement: \_\_\_\_\_  
Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.....

Company name: \_\_\_\_\_ Beneficiary: \_\_\_\_\_ Surrender or refund value: \_\_\_\_\_

**Life Insurance Policy**  
**No Cash Value**

**\$0.00**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- ☒ No  
☐ Yes. Give specific information

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☐ No  
☒ Yes. Describe each claim..... **Judgment. Riddick v. Gwen McNeil, et al.**  
**Docket No. BER-C-377-12**

**\$25,000.00**

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$35,735.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**38. Accounts receivable or commissions you already earned**

- ☒ No  
☐ Yes. Describe..

**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

- ☒ No  
☐ Yes. Describe..

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

- ☒ No  
☐ Yes. Describe..

**41. Inventory**

- ☒ No  
☐ Yes. Describe..

**42. Interests in partnerships or joint ventures**

- ☒ No  
☐ Yes. Describe..... Name of entity: % of ownership:

**43. Customer lists, mailing lists, or other compilations**

- ☒ No  
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe.....

**44. Any business-related property you did not already list**

- ☒ No  
☐ Yes. Give specific information.

**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....**

**\$0.00**

Debtor 1 **Keith Lamar Riddick**  
Debtor 2 **Sheila Marie Sydnor-Riddick**

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**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

47. **Farm animals**

*Examples:* Livestock, poultry, farm-raised fish

- ☒ No  
☐ Yes....

48. **Crops--either growing or harvested**

- ☒ No  
☐ Yes. Give specific  
information.....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No  
☐ Yes....

50. **Farm and fishing supplies, chemicals, and feed**

- ☒ No  
☐ Yes....

51. **Any farm- and commercial fishing-related property you did not already list**

- ☒ No  
☐ Yes. Give specific  
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

**\$0.00**

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. **Do you have other property of any kind you did not already list?**

*Examples:* Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... →

**\$0.00**



Debtor 1 Keith Lamar Riddick

Debtor 2 Sheila Marie Sydnor-Riddick

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**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	<u>\$482,900.00</u>
56. Part 2: Total vehicles, line 5	<u>\$14,442.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$20,750.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$35,735.00</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>+\$0.00</u>	
62. Total personal property. Add lines 56 through 61.....	<div><u>\$70,927.00</u></div>	Copy personal property total → <u>+\$70,927.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<div><u>\$553,827.00</u></div>

Debtor 1 **Keith Lamar Riddick**

Debtor 2 **Sheila Marie Sydnor-Riddick**

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**12. Jewelry (details):**

<b>Costume Jewelry</b>	<b><u>\$250.00</u></b>
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<b>Engagement Ring &amp; Wedding Bands</b>	<b><u>\$10,000.00</u></b>
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